Trinity Fellowship offers a 403(b)(9) Church Retirement Plan for its employees with both traditional and Roth options. All employees may make voluntary contributions to the plan which is managed by Envoy Financial Services.

Traditional 403(b) contributions are tax deferred meaning that the contributions are deducted before federal income taxes are calculated on the paycheck. The contributions and earnings are not taxed until withdrawn by the employee at retirement or upon other qualifying events.

Roth 403(b) contributions are deducted after federal taxes are taken out of the paycheck, but the earnings thereafter are tax free when withdrawn at retirement.

Full time employees may be eligible for an employer match on their contributions as determined annually by the church and paid monthly to the employee’s Envoy account.

Summary Plan descriptions are available from the business office or online at the Envoy Financial Services website.

**Employee Information**

|  |  |
| --- | --- |
| First Name: |  |
| Middle Name: |  |
| Last Name: |  |
| Last four (4) of SSN: | ### - ## - |

**Participation**

|  |  |  |
| --- | --- | --- |
| Start / Resume: |  | I want to start my participation based on my new contribution elections. |
| Change: |  | I want to change my deduction method or amount based on my new contribution elections. |
| Stop / Decline: |  | I decline to participate and understand that my contribution will be set/reduced to zero (0). |
|  |  |  |
| Requested Date: |  |  |

**Contribution / Deferral Election**

|  |  |  |  |
| --- | --- | --- | --- |
| Traditional |  | Roth |  |
| *($ amount or % to withhold from each paycheck)* |  | *($ amount or % to withhold from each paycheck)* |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **$** |  | *Dollars / check* |  | **$** |  | *Dollars / check* |
|  | **%** |  | *Percent / check* |  | **%** |  | *Percent / check* |

**Note: After we have you enrolled, you will be directed to Envoys’ on-line process to select the investment options where you want your contributions to be deposited in. If you do not choose one, Envoy will invest the funds in a Target Date Fund which you can move at a later date if you decide.**

|  |  |  |  |
| --- | --- | --- | --- |
| Participant Signature: |  | Date: |  |

I understand that participation in the Trinity Fellowship Retirement Plan is governed by the plan documents and my contribution/deferral elections may be stopped based on plan eligibility. I further understand that the requested and signature date of this document do not constitute any agreement for the actual start/stop date of my contribution/deferral elections which may vary due to plan regulations, plan administration, standard payroll processing, and/or the receipt date of this form in the business office for processing.

***Business Office Use Only***

|  |  |  |  |
| --- | --- | --- | --- |
| Entered By: |  | Date: |  |